

REMARKS

Claims 1-42 are pending and have been examined in the present application. Claims 1-42 have been rejected under 35 U.S.C. § 102(e) over Remington et al. (U.S. Patent 6,070,150). Claims 10, 13-40 and 42 and 41 have been amended hereby. In light of the above amendments and below remarks, reconsideration of the present application is respectfully requested.

Claim 10 has been amended to correct a typographical error therein. Claims 13-40 and 42 have been amended to correct the form of the preamble of these dependent claims. None of the amendments to claims 10, 13-40 and 42 change the scope of the claims in any manner whatsoever and merely place the claims in better condition for appeal. Entry of these amendments to the claims is therefore respectfully requested.

In paragraph 4 of the Office Action, claims 1-42 have been rejected under § 102 over Remington for the reasons stated in the third paragraph of the previous Office Action, paper number 2). In paragraph 5 of the Final Office Action, Applicants' arguments with respect to the rejection of the claims over Remington are traversed. The Final Office Action states that "Remington specifically indicated that a decision can be automatically rendered by entering a detailed explanation (please see at least the abstract, fig. 9 and col. 11, lines 28-55)." Applicants respectfully disagree.

Each of independent claims 1, 11, 12 and require "automatically rendering a decision on the request" from the customer for an adjustment to the customer's account. This feature, of automatically rendering an actual decision on a request by a customer, is nowhere disclosed or suggested in the Remington reference. At best, the system in

Remington facilitates the customer's making a request, but is completely silent with respect to the processing of the request and the decision regarding the request.

In each of independent claims 1, 11 and 12, the request for the adjustment is made by the customer and the request is delivered to an automated interface for a decision on the request. As described above, each of claims 1, 11 and 12 then requires "automatically rendering a **decision** on the request" The system of Remington describes how it has automated the process for a customer to make a request for an adjustment, but is completely silent with respect to the process for rendering a decision on the request. In the Abstract, Remington describes how its system helps the customer dispute items in an electronic bill remittance and ends its description of its process by stating that

The bill can then be automatically or manually adjusted to reflect any disputed amounts. Payment of the bill is preferably in the form of a "direct debit check" that is formed by the consumer software using the billing and remittance information provided in the bill to automatically name the biller as the payee. The consumer completely controls the payment authorization, specifying the amount to be paid (either partial or full), and the date for the payment to be made, and the account from which the money will be drawn. The electronic payment and any dispute criteria are associated with the payment remittance information. The payment instruction and remittance information are then transmitted in the biller prescribed format back over the Internet to the biller. In this manner, the payment remittance information is automatically returned directly to the biller in the format that the biller chooses, without intervention by the consumer. The biller executes the payment

instructions sent to it electronically by the consumer by sending them onto the biller's bank.

(Abstract, US Patent 6,070,150 to Remington et al)

As can be seen by the above, Remington's Abstract is completely silent with respect to how the biller renders a decision with respect to any disputed item contained in the remittance information. The execution of the payment instruction by the biller is completely irrelevant with respect to the decision making process in regard to disputed items.

The Final Office Action states that Figure 9 and its accompanying description at col. 11, lines 28-55 shows Remington's anticipation of the feature of "automatically rendering a **decision** on the request." (emphasis added). Applicants respectfully disagree. Figure 9 illustrates Remington's user interface through which a customer can dispute a particular item on a bill. In the examples depicted in Figure 9, the customer has disputed four separate items on the bill. The system of Remington can automatically reduce the amount being remitted by the customer and automatically appends a customer explanation of the disputed amounts. But most significantly, all of the automatic features of Remington solely relate to the preparation of the remittance by the customer. As stated in Remington,

The ability to check predefined reasons for disputing a particular item of the bill, or to enter an explanation electronically through a dialog box, significantly improves the efficiency of communication between the biller and consumer, and potentially reduces or eliminates wasteful non-electronic communication between them. Additionally, since the disputes

are automatically associated with the particular billing item, the process leads to a more efficient remittance process.

(col. 11, lines 47-55, US Patent 6,070,150 to Remington et al)

Applicants do not disagree that the processes disclosed by Remington improves the remittance process as described in the patent. Applicants respectfully disagree though, that this remittance process by Remington contains any teaching or suggestion whatsoever as to how its system renders a decision on disputed items. The remittance process and process for how disputed items are resolved are entirely different processes. Again, Remington is completely silent with respect to how it resolves disputed items.

Remington does not discuss or even suggest, that which is explicitly recited in each of the independent claims of the present application, namely - automatically rendering a decision with respect to the request by the customer. The portions of Remington cited in the Final Office Action merely describe how the customer can dispute an item, not how the resolution of the dispute occurs. As Remington is silent with respect to dispute resolution, it can only be assumed that Remington uses the prior art manual process.

As Remington does not teach or suggest automatically rendering a decision with respect to a request by a customer for an adjustment to its account, withdrawal of the rejection of all of the claims on the basis of Remington is therefore respectfully requested.

As each of the claims of the present application are currently in condition for allowance, such action is earnestly solicited.

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